

### **REMARKS**

Applicants have received the Decision on Appeal dated April 27, 2009, in which the Board affirmed-in-part and reversed-in-part the Examiner's rejections contained in the Final Office Action dated January 24, 2007. In the Decision on Appeal, the Board affirmed the rejections of claims 1-14 and reversed the rejection of claims 16-18. Applicants amend claim 1 and 8 to conform to the Board's decision and its determination as to what is and is not disclosed by the prior art (Wallace). Specifically, on page 8-9 of the Board's decision, the Board states:

However, we agree with Appellants that system 100 of Wallace . . . does not correspond to obtaining a password from a principal in order to update individual status designations of new brokerage accounts (Appeal Brief 13). Not only does a user in Wallace not correspond to the claimed principal . . . , but the order of issuing passwords and approving accounts in Wallace is opposite to the order of the allegedly corresponding steps of obtaining a password and updating individual status designations recited in independent claim 16.

Independent claims 1 and 8 are amended to include features the Board found were not disclosed by Wallace, i.e., the steps of providing an individual status designation for the brokerage account and obtaining a password from at least one principal are added to claims 8 and 10. As such, Applicants submit that all claims are in condition for allowance, and Applicants request that a timely Notice of Allowance be issued.

### **Conclusion**

For the reasons stated above, Applicants respectfully submit that the application is in condition for allowance. In the course of the foregoing discussions, Applicants may have at times referred to claim limitations in shorthand fashion, or may have focused on a particular claim element. This discussion should not be interpreted to mean that the other limitations can be ignored or dismissed, or that limitations from the specification can be imported into the claims. The claims must be viewed as a whole, and each limitation of the claims must be considered when determining the patentability of the claims. Moreover, it should be understood

that there may be other distinctions between the claims and the prior art which have yet to be raised, but which may be raised in the future.

Applicants respectfully request reconsideration and that a timely Notice of Allowance be issued in this case. It is believed that no extensions of time or fees are required, beyond those that may otherwise be provided for in attachments accompanying this document. However, in the event that additional extensions of time are necessary to allow consideration of this document, such extensions are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required (including fees for net addition of claims) are hereby authorized to be charged to Conley Rose, P.C. Deposit Account Number 03-2769/1991-00100.

Respectfully submitted,

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